Applicant: Kelley et al. Attorney's Docket No.: 21625-013001

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## Amendments to the Specification:

Please replace the title on page 1, with the following amended title:

SYSTEM AND METHOD FOR PROVIDING TARGETED CONTENT TO A USER BASED ON USER CHARACTERISTICS

Please add the following new paragraph after paragraph [14]:

Figure 5 is a flow diagram illustrating an heuristic model for sending messages to a user.